Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF WISCONSIN	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this is an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Rodney First name  Lee Middle name  Ryan Last name and Suffix (Sr., Jr., II, III)	Jill First name  Colleen Middle name  Ryan Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4085	xxx-xx-4041

,		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live	2812 Jean Avenue	If Debtor 2 lives at a different address:		
		Racine, WI 53404  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Racine			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

	otor 1 otor 2	Rodney Lee Ryan Jill Colleen Ryan					Case nur	nber (if known)		
Par	rt 2:	Tell the Court About	Your Bankr	uptcy Cas	ie .					
7.	Bank	chapter of the cruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choc	sing to file under	■ Chapte	er 7						
			☐ Chapte	er 11						
			☐ Chapte	er 12						
			☐ Chapte	er 13						
8.	How	you will pay the fee	abo	ut how you	may pay. Typio httorney is subm	cally, if you are payi	ng the fee yourself, yo	clerk's office in your local court for mor u may pay with cash, cashier's check, c ttorney may pay with a credit card or ch	or money	
			☐ Ine	ed to pay	the fee in insta	allments. If you cho (Official Form 103A		nd attach the Application for Individuals	to Pay	
			☐ I red but app	quest that is not requi	my fee be wai ired to, waive yo family size and	ved (You may reque our fee, and may do d you are unable to	est this option only if yo so only if your income pay the fee in installme	ou are filing for Chapter 7. By law, a jude is less than 150% of the official poverty ents). If you choose this option, you mus 103B) and file it with your petition.	y line that	
9.		you filed for	■ No.							
		ruptcy within the 3 years?	☐ Yes.							
				District		Whe	n	Case number		
				District		Whe	n	Case number		
				District		Whe	n	Case number		
10.	Are a	any bankruptcy	■ No							
		s pending or being by a spouse who is	□ Yes.							
	not f you,	iling this case with or by a business ner, or by an	□ res.							
				Debtor				Relationship to you		
				District		Whe	n	Case number, if known		
				Debtor				Relationship to you		
				District		Whe	n	Case number, if known		
11.		ou rent your lence?	■ No.	Go to lin	ne 12.					

Has your landlord obtained an eviction judgment against you?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of

page 3

☐ Yes.

No. Go to line 12.

this bankruptcy petition.

	tor 1 Rodney Lee Ryan Jill Colleen Ryan				Case number (if known)
Part	Report About Any Bu	ısinesses	You Owi	າ as a Sole Proprie	tor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	e and location of bus	siness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numl	oer, Street, City, Sta	te & ZIP Code
	it to this petition.		Chec		ox to describe your business:
					ness (as defined in 11 U.S.C. § 101(27A))
				-	Estate (as defined in 11 U.S.C. § 101(51B))
				·	efined in 11 U.S.C. § 101(53A))
				•	er (as defined in 11 U.S.C. § 101(6))
				None of the above	9
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline	s. If you in s, cash-f	ndicate that you are low statement, and t	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of iederal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am	not filing under Chap	oter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part	4: Report if You Own or	Have Any	· Hazardo	ous Property or An	y Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		. ,	
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?	
	public health or safety? Or do you own any property that needs			diate attention is	
	immediate attention?		needed	, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	
	-				Number, Street, City, State & Zip Code

## Part 5:

## Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

# ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

# Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

# ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

# □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

	tor 1 Rodney Lee Ryan Jill Colleen Ryan				Case numbe	「 (if known)		
Part	6: Answer These Quest	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily co individual primarily for a personal primari			ned in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily but money for a business or investigation.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you or	we that are not consur	mer debts or busines	s debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter	7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Dare paid that funds will be ava			erty is excluded and administrative expense		
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		■ No □ Yes					
18.	How many Creditors do	<b>■</b> 1-49		<b>1</b> ,000-5,000		<b>2</b> 5,001-50,000		
	you estimate that you owe?	☐ 50-99 ☐ 100-1	99	☐ 5001-10,000 ☐ 10,001-25,0		☐ 50,001-100,000 ☐ More than100,000		
		□ 200-9	999					
19.	How much do you		650,000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?		001 - \$100,000	\$10,000,001		□ \$1,000,000,001 - \$10 billion		
			,001 - \$500,000 ,001 - \$1 million	□ \$50,000,001 □ \$100,000,00	- \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$	650,000	□ \$1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001		□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
	_				- \$100 million 11 - \$500 million	☐ More than \$50 billion		
Part	7: Sign Below							
For	you	I have ex	xamined this petition, and I dec	lare under penalty of p	perjury that the inform	nation provided is true and correct.		
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.		
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		bankrupt and 357	tcy case can result in fines up to 1.		onment for up to 20 y	r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519		
			ney Lee Ryan / Lee Ryan		/s/ Jill Colleen R Jill Colleen Ryai			
		-	e of Debtor 1		Signature of Debtor			

Debtor 1	Rodney Lee Ryan
Debtor 2	Jill Colleen Ryan

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ ABRAHAM MICHELSON	Date	October 11, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
ABRAHAM MICHELSON		
Printed name		
MICHELSON LAW OFFICE		
Firm name		
P.O. BOX 67		
617 - 6TH STREET		
RACINE, WI 53401-0067		
Number, Street, City, State & ZIP Code		
		amichelson@michelsonlawracine.co
Contact phone <b>262-638-8400</b>	Email address	m
1054794 WI		
Bar number & State		<del></del>

Account Resolution Services/ARS PO Box 459079 Sunrise, FL 33345-9079

Advanced Pain Management Attn: Bankruptcy P.O. Box 78599 Milwaukee, WI 53278-0599

Alliance Collection Agencies Attn: Bankruptcy PO Box 1267 Marshfield, WI 54449

Alliant Physical Therapy Group 1300 South Green Bay Road Racine, WI 53406

AMCOL Systems, Inc. PO Box 21625 Columbia, SC 29221

Americollect, Inc. P.O.Box 1566 1851 S. Alverno Road Manitowoc, WI 54221-1566

Anesthesiology Associates of Wisconsin 225 S. Executive Drive Brookfield, WI 53005-4266

Ascension Speciality Care Attn: Bankruptcy 400 W. River Woods Parkway Milwaukee, WI 53212

Aurora Health Care Attn. Collections P.O.Box 343910 Milwaukee, WI 53234

Aurora Medical Group Attn: Collections P.O. Box 343910 Milwaukee, WI 53234

Avio Credit, Inc. 3527 N. Ridge Road Wichita, KS 67205

Capital One Bank USA NA/Menards General Correspondence/Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130-0285 CBE Group Inc. 1309 Technology Parkway Cedar Falls, IA 50613

Central Collection Corporation 3055 N. Brookfield Road, Suite 31 Brookfield, WI 53045

ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125-1595

Comprehensive Orthopaedics S.C. Attn: Bankruptcy 7401 - 104th Avenue, Suite 110 Kenosha, WI 53142-7845

Credit Management Control Attn: Bankruptcy Dept. PO Box 118288 Carrollton, TX 75011-8288

Dobberstein Law Firm, LLC 225 S. Executive Drive, Suite 201 Brookfield, WI 53005

Early Warning Services 16552 North 90th Street #100 Scottsdale, AZ 85260

Emergency Medicine of Racine, S.C. 6681 County Club Drive Golden Valley, MN 55427

Emergency Medicine Specialists Attn: Bankruptcy PO Box 26428 Milwaukee, WI 53226

Equifax Information Services LLC P.O. Box 740256 Atlanta, GA 30374-0256

Leandro Espinoa, M.D. c/o Aurora Medical Center 10400 - 75th Street Kenosha, WI 53142

Experian
Attn: Bankruptcy
955 American Lane
Schaumburg, IL 60173-4983

Fortune & McGillis 1300 S. Green Bay Road, #302 Racine, WI 53406

Froedtert South Attn: Bankruptcy 6308 - 8th Avenue Kenosha, WI 53143

Gray & Associates Attorneys at Law 16345 West Glendale Drive New Berlin, WI 53151

Neil Guenther M.D. c/o Aurora Cardiovascular Services 2901 W Kinnickinnic River Pkwy Ste. 3 Milwaukee, WI 53215

Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346

Joints In Motion 1343 E. Wisconsin Avenue, Suite 112 Pewaukee, WI 53072

Farzad Kamrani M.D. Ascension Medical Group 3201 S. 16th Street, Ste. 2007 Milwaukee, WI 53215

MH Imaging Racine P.O. Box 44651 Racine, WI 53404

Midwest Physician Anesthesia Services c/o Michael Lattos, PA 225 S. Executive Drive Brookfield, WI 53005-4257

Midwest Physicians Anesthesiology Services, SC Attn: Bankruptcy BIN 88871 Milwaukee, WI 53288-0001

Midwest Recovery Systems PO Box 899 Florissant, MO 63032 Milwaukee Radiologists, LTD Attn: Bankruptcy 39856 Treasury Center Chicago, IL 60694-9800

Motor Credit Corp. 2823 Lathrop Ave. Racine, WI 53405

North Shore Pathologists PO Box 769 Waukesha, WI 53187-9810

OAC

Attn: Bankruptcy PO Box 500 Baraboo, WI 53913-0500

Oliver Adjustment Co. of Racine/Kenosha 3416 Roosevelt Road. Kenosha, WI 53142-3937

Optum 11000 Optum Circle Eden Prairie, MN 55344

PNC Bank N.A. Attn: Bankruptcy 3232 Newmark Drive Miamisburg, OH 45342

Branko Prpa, MD, LLC c/o Aurora Health Care Attn. Collections P.O.Box 343910 Milwaukee, WI 53234

Dr. Jeffrey S. Quitana, MD c/o Wheaton Franciscan Med. Group 3811 Spring Street, Ste. 301 Racine, WI 53405

Racine Anesthesia Services, LLC Attn: Bankruptcy PO Box 1123 Minneapolis, MN 55440-1123

Rose Wickman 2602 - 6 Mile Road Racine, WI 53402

Dr. Raymond Rybicki c/o Consultants in Neurology 3805B Spring Street, Suite 120 Racine, WI 53405 Steven A. Gianforte 1250 Princess Drive Lake Havasu City, AZ 86406

TeleCheck, Inc. Attn: Bankruptcy Department P.O. Box 4451 Houston, TX 77210-4451

Time Warner Cable n/k/a Spectrum Attn: Bankruptcy 400 Atlantic Street, Ste. 6 Stamford, CT 06901-3533

Tom and Judy Ryan 1414 Michigan Blvd. Racine, WI 53402

Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2002

Anil Tumu M.D. c/o Aurora Medical Group Inc. 2900 W Oklahoma Avenue Milwaukee, WI 53215

United Hospital Systems Kenosha Hospital & Medical Center 6308 - 8th Avenue Kenosha, WI 53143

Wakefield & Associates Attn: Bankruptcy PO Box 50250 Knoxville, TN 37950-0250

Anjuna Thakkar Walsh c/o Aurora Medical Center 10400 - 75th Street Kenosha, WI 53142

Wheaton Franciscan Medical Group Attn: Bankruptcy 400 W. River Woods Parkway Glendale, WI 53212

Wheaton Franciscan/Ascension Wisconsin Attn: Bankruptcy 400 W. River Woods Parkway Milwaukee, WI 53212

Wisconsin Dept. of Revenue Special Procedures Unit P.O. Box 8901 Madison, WI 53708-8901

Wisconsin Specialty Surgery Center 7401 - 104th Avenue, Suite 100 Kenosha, WI 53142

Woods Family Practice LLC 5401 Spring Street Racine, WI 53406